

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JESSICA R CAPASSO

Debtor(s)

Case No. 20-20561CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2020, and was converted to chapter 13 on 04/14/2020.
- 2) The plan was confirmed on 06/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/14/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2022.
- 5) The case was converted on 02/03/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,884.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,670.79
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$43,670.79**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,335.73
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,081.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,416.75**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	6,682.12	6,682.12	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	18,672.74	10,970.00	10,970.00	7,067.77	1,265.79
CITIBANK NA**	Unsecured	1,001.00	1,001.26	1,001.26	0.00	0.00
CITIFINANCIAL AUTO*	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	73.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	45,510.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	1,104.00	1,104.11	1,104.11	0.00	0.00
FOREFRONT DERMATOLOGY	Unsecured	44.09	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES LI	Unsecured	3,563.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	1,933.00	1,935.87	1,935.87	0.00	0.00
MARINER FINANCE LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MERRICK BANK	Unsecured	814.00	814.12	814.12	0.00	0.00
NAVIENT PC TRUST	Unsecured	3,546.00	3,772.73	3,772.73	0.00	0.00
ONE MAIN FINANCIAL SERVICES INC	Unsecured	2,615.00	2,665.10	2,665.10	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	1,707.25	1,707.25	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	375.81	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	329.78	329.78	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,257.00	1,219.70	1,219.70	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	911.00	911.57	911.57	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	1,005.00	967.23	967.23	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	611.00	512.77	512.77	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	808.00	808.49	808.49	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	614.00	614.65	614.65	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	324.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	60.00	NA	NA	0.00	0.00
US BANK NA - TRUSTEE ET AL	Secured	151,827.29	153,417.01	0.00	29,526.55	0.00
US BANK NA - TRUSTEE ET AL	Secured	NA	0.00	0.00	0.00	0.00
US BANK NA - TRUSTEE ET AL	Secured	0.00	4,824.60	4,824.60	0.00	0.00
WESTERN PA BEHAVIORIAL HEALTH	Unsecured	607.95	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$29,526.55	\$0.00
Mortgage Arrearage	\$4,824.60	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,970.00	\$7,067.77	\$1,265.79
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,794.60	\$36,594.32	\$1,265.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$375.81	\$0.00
TOTAL PRIORITY:	\$0.00	\$375.81	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,046.75	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$5,416.75</u>	
Disbursements to Creditors	<u>\$38,235.92</u>	
TOTAL DISBURSEMENTS :		<u>\$43,652.67</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/10/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.